

Help Through Hardship Crisis Project
Case Study
December 2016

Alison Hall

Alison* is a Wandsworth resident in her 50s. She has worked for most of her life and lives alone with her two adult children living nearby. Following a routine operation in 2014, she experienced serious depression. She said: *'I woke up one morning and everything was black and I wanted to die. I did not leave the house for three months.'*

Alison did not feel well enough to apply for benefits until five months after the onset of her depression. She applied for Employment and Support Allowance (ESA) and received payments during the assessment phase, but was not awarded the benefit after the health assessment awarded her 0 points. Alison said: *'I had started to make some positive steps at the time I applied for ESA. For example I started to go to a sewing class one morning a week at college, and to come out of the house with my daughter, and I started to buy more healthy food. However having my benefit stopped was a real setback.'* She was particularly upset because the ESA assessor had stated that Alison attending a sewing class showed that she was not ill enough to receive the benefit.

Crisis Situation

Alison's children tried to support her financially while she was not receiving any benefits, but they were both on a low income themselves and were only able to pay for her food and keep her electricity and gas keys topped up. She got into debt including with her water bill and council tax. Two bailiff companies were knocking on her door, causing her to keep the curtains closed and adding considerably to her anxiety.

Alison believes that her depression and anxiety contributed to her developing type 2 diabetes 18 months after the onset of her depression: *'Even though I feel hungry, I find it hard to motivate myself to cook, and it is easier to eat something that does not need preparing. An unhealthy diet and stress are both factors in raising my blood sugar level. My weight has increased by about two stone. I feel like all parts of my life are out of balance.'*

Accessing advice and support

An adviser from Citizens Advice Wandsworth first met Alison with her daughter at the food bank six months after her ESA had been stopped, and took up her case. We supported her to appeal the original decision regarding the benefit claim. It was very important for Alison to be able to see one adviser throughout the process, as she experiences considerable social anxiety and finds talking to new people difficult. We noticed that she found attending the bureau at busy times difficult, and made sure to arrange her appointments during quiet times.



*Name changed

Alison was finding it difficult to arrange counselling, as the GP had referred her to a service which was initially accessed through phone calls, and she found using the phone very stressful. We supported her to make the necessary phone calls to get on the waiting list, and she started counselling last month.

From the Citizens Advice system, we saw that Alison had previously had two appointments regarding debt but had not attended the first appointment, and had felt unable to bring her documents to the second. We worked on building trust, and supported Alison to deal with her debt step by step, from opening the envelopes together to contacting creditors, applying for funds to pay off debt where possible, and asking for time to get her benefits back in place before making repayment offers. When one of the bailiffs charged Alison fees, we challenged this.

Alison felt very anxious about attending her ESA appeal, but we helped her to arrange to be accompanied by the Personal Support Unit, which gave her the confidence to attend. We supported her to prepare a statement for the tribunal, and to submit full medical notes to back up her statement. The judge re-instated her benefit and said that she should be granted 18 months in the 'Support Group' before her next assessment. Alison was also pleased that the judge told her that she should continue to attend her sewing class at college.

Looking forward

We supported Alison to apply for Personal Independence Payments, so she has sufficient funds so she does not have to worry about paying her college fees and is able to buy fabric and materials for the course, as well as be able to attend the gym to help her recovery. The application is currently in process.

While preparing Alison's personal budget during the debt process it was clear that she was spending a lot of money on gas and electricity, although she said she often did not heat her home because she could not afford to. Both utilities were on prepayment key top-up meters. Alison was pleased to be able to switch to SMART metres at the cheapest available tariff so she could set up a direct debit and monitor her usage. She made the phone calls herself with our support and while she found making the phone calls stressful, she gained confidence through doing this. We estimate that her gas and electric bills could be reduced by as much as 50% as a result of this.

